

Licking Valley Courier

One Dollar and Fifty Cents a Year

Published for the People Now on Earth and Printed for Them Every Thursday

Always Cash in Advance

VOLUME 14. NO. 10

WEST LIBERTY, MORGAN COUNTY, KENTUCKY, THURSDAY, NOVEMBER 2, 1922

WHOLE NUMBER 634

Kentucky News Cullings

An epitome of the most important events transpiring throughout the state

Columbia—The Adair Fiscal Court has decided to build a bridge over Casey Creek at Knifley. Citizens of that section have collected \$1,300 in donations and the Fiscal Court made an appropriation of \$1,000. The bridge will be located in Magisterial District No. 1.

Louisville—Kentucky's half million barrels of whisky will be housed in less than twenty warehouses, according to the federal concentration program. David H. Blair, commissioner of internal revenue, said that the list would shortly be announced and that the work of concentration will soon begin.

Covington—William Ernst, Jr., the 2-year-old grandson of United States Senator Richard P. Ernst, of Kentucky, was killed by an automobile in Asheville, N. C., according to a message received by Senator Ernst. William E. Ernst and Mrs. Ernst, parents of the child, who reside in Cincinnati, have been visiting in Asheville.

Madisonville—The body of William A. Shinnett, 50, a millionaire lumberman and banker of Whitesburg, Letcher County, Ky., was found floating in Earlington Lake by Marion Locke, a duck hunter. He had been missing from his rooms in this city. Coroner Ernest Watts, of Hopkins County, made an investigation and returned a verdict of death by suicide.

Maysville—Chancellor Fowler, 22, of Sardis, this county, with his uncle, Jarvis Fowler, treed a mink in a rock pile, and while throwing the rocks aside the mink ran out. The elder Fowler struck at the mink with a shotgun, which was discharged, the shot striking young Fowler in the right leg, severing the large bone. The leg will have to be amputated.

Lexington—There will be no more "two notch" pistols in Fayette County, if a rule of the Fayette Circuit Court announced by Circuit Judge R. C. Stoll is carried out. This rule was that when a pistol figures in any kind of a shooting affair that is brought into court the weapon will not be returned to its owner even though he may be acquitted of the charge against him.

New Haven—The 8-year-old son of Charles Skaggs, who lives with his grandfather, Robert Skaggs, shot and killed the 4-month-old son of Doris Ford. An old rusty revolver was in a table drawer and had not been used for many months. The boy, in playing with the pistol discharged it, and the ball went thru the baby's head. Both children are grandchildren of Robert Skaggs.

Lexington—The dairy cattle judging team that represented the College of Agriculture in the students' judging contest held in connection with the National Dairy Show at St. Paul, finished tenth in competition with nineteen other teams from agricultural colleges over the country, according to word received from Prof. J. J. Hopper, head of the college dairy department and coach of the team.

Whitesburg—"Uncle" Adana Woodson, now past 83, and one of the good men of the Cutshin section of Leslie County, has just visited relatives in Hazard for the first time in many years. In Hazard "Uncle Ad" saw his first automobile and reluctantly took a ride in the horseless carriage. After his experience "Uncle Ad" admitted that he would like to own one of the autos had they good roads in his county.

Louisville—Louisville city bonds are recognized by the Sinking Fund Commission as gilt edge security and among the best investments that can be had. Members of the commission at a meeting voted to buy \$200,000 worth of these bonds as an investment. The commission at the same time voted to retire \$6,000 worth of bonds and these were ordered destroyed. City bonds pay 4 1/2 per cent interest and are free from taxes.

Glasgow—As a result of the all-day singing held here recently, a county musical organization has been formed, which will have for its purpose the culture of the voice. The organization will hold two conventions each year at which time the people who sing, or like music, will gather for an all-day singing. Prof. L. E. Bertram, of Lucas, this county, has been selected as president, and Prof. Archie Hume, near Glasgow, secretary. The first convention will probably be held here in the early spring and the next meeting at some other point in the county in the fall.

Nicholasville—Word was received here that Carter Stotts, 25, son of Jess Stotts, died at the Hazard Hospital, after both legs had been cut off by an electric drill at the mines near Blackey. The body was brought here.

Benton—Slightly more than 76 per cent of the tobacco crop of Marshall County has been pledged to the Dark Tobacco Growers' Association, according to Boone Hill, county chairman. Figures show a total of 7,768 acres pledged for the association, while 2,444 acres are outside the association.

Frankfort—Approximately 300 dog owners of Muhlenberg County, who failed to license their dogs, were pardoned by Governor Morrow, provided they immediately comply with the law providing for the registration and licensing of dogs.

Frankfort—Prof. W. G. Burrells, of Berea College, has written to Dr. William R. Jilison, state geologist, for eight copies of his publication, "Oil and Gas Resources of Kentucky," which he will use as text books in economic geology.

Paris—A jury in County Judge George Patterson's court assessed a fine of \$100 and a jail sentence of thirty days against Robert Link, grocer, of Paris, on a charge of having moonshine liquor in his possession for the purpose of sale. Link is a former member of the Paris Board of Control.

Owensboro—Robert Melhiser, prominent farmer of Daviess County, died from the effect of injuries received when his farm wagon, loaded with coal, passed over his body, crushing his chest and stomach. Melhiser stepped on the double-tree of his wagon from the seat, his foot slipped and he fell under the wheels.

Hopkinsville—Ben and Willie Mason, arrested on a charge of perjury, it being alleged that they swore falsely as to the age of Miss Vera May Shaw, of Tennessee, in order to procure a license for her to marry Willie Mason, waived examination here. Bond was fixed at \$2,000 each. It is alleged that the men swore the girl was 19, when in reality she is only 14.

Owensboro—Information was received here that Col. Peter Manion, formerly of Henderson, and father-in-law of C. Blake Jacobs, district manager of the Cumberland Telephone Company at Louisville, was shot and dangerously wounded at Kansas City, Mo., and is now confined in a hospital there. Colonel Manion was a private detective in a hotel.

Frankfort—The State Board of Charities and Corrections contracted with the Kentucky Whip and Collar Company for the employment of 150 prisoners of the Eddyville penitentiary at \$1 a day plus heat and light. The company had a contract with the board for the employment of 100 men at 80 cents a day, which would have expired in 1924 had the new contract not been made.

Lexington—Spence Carrick, Fayette County attorney, filed suit in Circuit Court asking a decision as to whether there is a vagrancy law in Kentucky at this time. This appeal was the outgrowth of the action of Magistrate Charles P. Dodd who recently released a man charged with vagrancy when counsel for the defendant convinced the magistrate that there was no law against vagrancy in the state.

Frankfort—Forest Masters, who has served nineteen months of a five-year penitentiary sentence imposed upon him by the Madison Circuit Court for seduction, was pardoned by Governor Morrow because "of serious doubt as to the guilt of the prisoner." His pardon was recommended by hundreds of citizens of Madison County, more than 300 of whom are women. Masters was received at the reformatory March 8, 1921, and has been a model prisoner.

Danville—While fishing in King Mill dam five miles from here Elbert Lane caught his spinner upon a basket and brought it to shore. He found that the basket contained a small baby, possibly less than six months old. The infant was wrapped in a blanket, and had been in the water long enough to disintegrate, as the body fell apart when brought out. Coroner Rice was summoned and held an inquest. The verdict was that the body was put in the basket and sunk in the river.

Frankfort—Mrs. Alice Davis, county school superintendent of Rockcastle County, scored a victory in the Court of Appeals when the highest court of the state dismissed the appeal of the commonwealth from the judgment of the Rockcastle Circuit Court, which acquitted Mrs. Davis of the charge of unlawfully and fraudulently paying out school funds not authorized by law. The court also affirmed the judgment of the Rockcastle Circuit Court which found Mrs. Davis not guilty of the charge of forgery in connection with school funds.

Danville—A link of highways approximately sixty-three miles long, connecting the North and the South, may be completed within a year between here and Chattanooga, Tenn. The highway now runs from Cincinnati to Danville, in Boyle County, where the good road section stops. The Boyle County end is said to be in fair shape, but the Lincoln County portion is declared to be rough. A movement is on foot for Boyle and Lincoln counties to build a highway under state aid, and thus complete a hard-surfaced road from Danville to Chattanooga.

Frankfort—Miss Louise Hanley, of Marion, Va., a native of Louisville, has been appointed clerk in the office of Superintendent of Public Instruction George Colvin.

Louisville—Mrs. Sarah Goldstein, 38, 613 South Preston street, fell into the Ohio river from the docks of the Louisville Ferry Company at the foot of Fourth street when she suffered a fainting spell. She was rescued by Fred Summers, a ticket-seller at the ferry dock, and revived by members of the United States Coast Guard station.

FEDERAL RESERVE BANKS

HOW THE SYSTEM DOES FOR BANKS WHAT THE BANKS DO FOR CUSTOMERS



HE passing by the United States senate the other day of a joint resolution (S. J. Res. 238) authorizing the Federal Reserve Bank of St. Louis to erect a building to cost \$400,000 for its branch bank at Little Rock, Ark., brought out in debate the fact that the Arkansas bank had loaned \$388,000,000 in the years 1919-21 and had made net profits of \$1,011,000. These federal reserve banks are going up all over the country—a fact which shows the magnitude and importance of the system. In response to a public demand for information about the Federal Reserve Banking system and its operations the following official statement is presented:

A federal reserve bank does for banks almost exactly what banks do for their customers. It receives money on deposit from such banks as have become members of the Federal Reserve system, and lends to them. All national banks are members of the Federal Reserve system, and many state banks and trust companies have become members also. Every member bank is obliged by law to keep with its federal reserve bank an amount of money which bears a certain proportion to the deposits it has received from its customers. This is called a "reserve," and as the federal reserve banks keep the reserves of their members they are called "reserve" banks. At times, member banks borrow from their federal reserve bank just as individuals borrow from their own bank. Individuals cannot deposit money with a federal reserve bank, or borrow from it; their relation with it is through the member banks.

Before the Federal Reserve system was in operation, each individual bank stood virtually alone. This was safe enough as long as things went well in the business world, but even then the machinery of banking was so cumbersome that it often worked badly.

In order to meet the requirements of law and to pay depositors, all banks used to keep large amounts of gold and currency on hand and most of them also kept money on deposit with other banks in the larger cities. When all went well, the money on deposit with the city banks could be withdrawn in currency whenever it was wanted. But when, as sometimes happened, business or banking conditions were disturbed and suspicion was in the air, the banks were anxious to increase the amount of cash on hand lest an unusual number of depositors might want to withdraw their money. And it was at those times that the city banks were least able to furnish cash. For the available supply of currency was limited, and there was no quick way of increasing it.

The limited supply of currency led to the panic of 1907. For, moved by apprehension, almost every one of the twenty-four thousand banks sought, for its own protection, to withdraw such currency as it could from other banks and pay out as little as possible to its depositors. Though emergency measures were finally taken, they were too late to prevent the coming of trouble, and the existing banking machinery fell apart into thousands of separate units.

Each bank had to trust largely to its own cash resources, because, however willing, the other banks felt they could not give up much of their cash, for by doing so they might impair their ability to meet the possible needs of their own customers. Each bank, in seeking to protect itself, necessarily weakened the entire banking structure. The defenses were weakest when the danger was greatest.

The result was that every few years a money panic occurred, bringing disaster and depression. These money panics from which the United States suffered, and which the organization of the Federal Reserve system now prevents, were, of course, quite different from the commercial crises from which every country occasionally suffers.

Under the Federal Reserve system there is a quick, certain, automatic way by which the banks that are members of the system help one another, in good times and bad. This is important to every business man, every farmer, every working man, every citizen. It is the result of organization—the kind of organization that makes a system of reservoirs in a community better than many separate wells.

It is appropriate to think of the Federal Reserve system as exactly that—a system of reservoirs. There are twelve of these reservoirs, the federal reserve banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas and San Francisco, each serving the needs of the member banks in its own federal reserve district. In each of these reservoirs credit is stored up, and from it, as the need arises, credit is supplied to the member banks and through them to their customers, including not only business men and farmers, but other banks as well. The process is much like the storing up of water in a city reservoir, from which it is supplied to houses and their occupants.

It may be thought strange that such a thing as credit, which in this sense is the power to make loans, can be stored up. But the fact is, a great deal of it is stored up in the federal reserve reservoirs. For, as we have seen, the member banks deposit in the Federal Reserve banks most of the gold they formerly kept in their own vaults and some of the money they used to keep on deposit with other banks. And it is the gold which federal reserve banks require in this and other ways that gives them the ability to make loans and issue currency.

The provisions of the law are such that the federal reserve banks can make loans to an amount between two and three times as much as the gold they have. So, having a supply of gold

in storage, they have a lending power in storage also. As this lending power is used, the level in the reservoirs falls. In 1920 the reservoirs ran very low, because the farmers and business men made unusually heavy demands upon them at a time when they had already been drawn down by the war needs of the government.

The supply of water in a reservoir becomes useful when it is distributed through the water-mains. The supply of credit in a federal reserve reservoir becomes useful when it is distributed through the member banks. But just as it is the individual and not the reservoir that draws the water, so it is the business man or the farmer who takes the first step which may result in drawing upon the reservoir of credit.

For example: A grocer in Austin, Texas, wishes to buy fifty barrels of flour. He has not enough money in the bank with which to pay for it so he asks his local Austin bank for a loan. This is the first step just referred to.

The Austin bank, satisfied with the grocer's credit, makes him a ninety-day loan on his note. The grocer buys the flour, and proceeds to sell it barrel by barrel to his customers. As his customers pay their bills, the grocer accumulates money with which he pays off his note.

In ordinary times and in slack seasons, a bank's own resources are sufficient for its customers' needs. But perhaps the Austin bank, which is a member of the Federal Reserve system, is asked to make the loan to the grocer at a time when many people are asking for loans to carry on their business. Or perhaps its depositors for one reason or another are having to draw down their deposits. If the Austin bank is to continue to lend money and pay its depositors, it in turn will have to borrow.

Before the Federal Reserve system was in operation, the Austin bank would have had to ask for a loan from some larger bank with which it had an account. Ordinarily the loan could be obtained. But if money happened to be scarce the larger bank might be compelled to refuse to lend, because its own resources were running below what it might need to meet all the demands of its customers.

Now, however, as a member of the Federal Reserve system, the Austin bank is in a quite different position. It has a bank of its own, the Federal Reserve Bank of Dallas, to which it goes as a matter of right given it by law. It sends to the Federal Reserve bank of Dallas the grocer's note and other notes upon which it has already made loans. With these as security, the Austin bank asks the federal reserve bank for a loan.

This is the second step in drawing upon the reservoir of credit, and follows the first step which the individual took when he borrowed from his bank. Both steps must be taken before the federal reserve bank lends a dollar.

The Dallas Federal Reserve bank examines the notes to see whether they are sound and acceptable, and of the kind the law permits it to lend upon. Being satisfied, it makes the loan to the Austin member bank. This is called "rediscounting"; and the rate of interest the federal reserve bank charges is called the "discount rate." This is a published rate, applying uniformly to all member banks in its district, and is often quite different from the rate the member bank charges its own customers. The rate a member bank charges its customers is determined, subject to state law, largely by local business conditions and local banking custom.

Later, when the grocer's note falls due, the federal reserve bank sends it back to the Austin member bank and receives payment for it. The Austin bank in turn receives payment from the grocer and gives him back his note. Thus the circle is completed. Meanwhile, the grocer has been able to carry on his business.

The simple transaction of the Austin grocer is typical of the vast mass of loans which enter into the operations of the Federal Reserve system. Suppose, for instance, that instead of the grocer, the borrower is a dry goods merchant in Butte, a hardware dealer in Chicago, a steel maker in Birmingham, a lumberman in Seattle, or an exporter in New York—each a responsible business man in good financial standing locally.

Suppose, again, that the borrower is anyone who owns a United States government bond or note, and puts it up at his bank as security for a loan. Such borrowings from member banks, whether large or small, can be borrowed upon by the member banks at their federal reserve banks if they are within ninety days of falling due. It was loans of this sort, rediscounted at the federal reserve banks, that enabled millions of people throughout the United States to subscribe to the Liberty and Victory loans.

Just such reasons as prompted the Austin member bank to borrow from its federal reserve bank, sometimes cause a federal reserve bank to borrow. Borrowings by many member banks, representing loans that they have already made to their customers, sometimes draw down the reservoir to such a point that it must be replenished if the federal reserve bank is to continue to lend.

This country is so vast that one section of it is apt to have credit to spare when another section needs credit. All that is necessary is a quick and easy means for bringing them together. The Federal Reserve system furnishes the means and has often used it. A federal reserve bank renews its power to lend by borrowing from another federal reserve bank in a district where the demand for credit is smaller. It puts up as security the notes upon which it has lent to its member banks. In other words, one of the twelve reservoirs in the country-wide system pipes in some of the surplus credit from one or more of the other reservoirs and so renews its power to lend.

This is the kind of beneficial co-operation between agricultural and industrial districts that actually took place in the difficult years of 1920 and 1921. At times, when agricultural districts such as Richmond, Atlanta, St. Louis, Minneapolis, Kansas City or Dallas, having received large amounts of money in payment for their crops, had surplus credit, they lent it to industrial districts which were in need of it. At other times, when the situation changed and industrial districts such as Cleveland, Boston, New York or Philadelphia, having received payment for goods,

had surplus credit, they lent it to agricultural districts.

Very closely connected with the power of the federal reserve banks to lend is their power to issue currency—federal reserve notes. The power to lend, taken by itself, would be of far less value if the power to issue currency did not go with it. Just as the customer who makes a loan at his bank may need to draw out part or all of it in currency, so a member bank in making a loan at a federal reserve bank may need to draw out part or all of it in currency. The power to issue currency insures to everyone who has a deposit in a solvent bank the ability to draw it out in currency. That explains why this country never again need have a money panic such as that of 1907; explains, indeed, why there was no suggestion of a money panic in the difficult months of 1920.

Look at a five-dollar bill bearing the portrait of Lincoln. On its face it says that it is an obligation of the United States; on its back that it is redeemable in gold at the treasury in Washington. Federal reserve notes are also redeemed in gold at any federal reserve bank.

Each federal reserve bank is required by law to set aside security, dollar for dollar, against the notes it issues. The security may be either gold, or borrowers' paper very shortly to be paid, representing either loans for the production or distribution of goods and farm products, or loans to holders of the United States government securities. The gold which the law requires a federal reserve bank to maintain as a reserve against its notes must always be at least forty per cent of the amount of its notes in circulation.

These notes get into circulation and pass out of circulation in much the same way as money is drawn out of a bank and returned to it.

When a man needs currency he draws a check on his bank and cashes it. If he has not enough money in the bank to meet the check, he may have to make a loan. In just the same way, when a member bank needs currency, it draws and cashes a check on its federal reserve bank. Perhaps the member bank had to borrow at the federal reserve bank for this very purpose. That is how the total amount of currency in circulation increases.

Of the other hand, when a man has more currency than he needs he deposits it at his bank and perhaps pays off a loan with it. Just so does a member bank at the federal reserve bank. That is how the total amount of currency in circulation decreases. As federal reserve notes for which there is no demand accumulate in a federal reserve bank, they are either destroyed or put away in its vaults until some need calls them out again.

Whether the volume of federal reserve notes in circulation increases or decreases depends not upon the initiative of the federal reserve banks but upon the needs of the member banks. Their needs, in turn, are decided by the needs of their customers. As in drawing water from a reservoir, it is the individual who takes the first step.

The plan of organization which the law lays down for the Federal Reserve system does two things. It provides a nation-wide system so knit together that nation-wide resources may work as a unit in a national emergency, or be mobilized to meet a local emergency too severe for local resources to cope with. It also preserves the right of local self-government in banking. These are principles with which Americans are familiar in the working of the federal and state governments under the Constitution.

The country is divided into twelve districts, each with a federal reserve bank. In many districts the federal reserve banks have one or more branches for the better service of the member banks. Each federal reserve bank has its own stockholders, directors, officers and clerks like other banking institutions. The stockholders are the member banks. Its nine directors are residents of the district, some from the cities and some from the country. Three are appointed by the federal reserve board in Washington, and the other six are elected by the member banks, each having one vote. In voting, the banks are divided into three groups, each of which elects two directors. These groups are composed, respectively, of the smallest banks, the middle-sized banks, and the largest banks. Only three of the directors can be officers or directors of other banks. At least three, and usually a majority, are representative of industry, commerce and agriculture. For these are the interests which, through the member banks, the system is intended particularly to serve and protect.

These men are responsible for the management and control of the federal reserve bank. They elect its officers, determine the policies under which it operates, and establish, subject to approval by the federal reserve board, the rate of discount it charges. All profits, after setting aside the surplus provided in the law and after paying the member banks six per cent dividends on their stock, go to the United States treasury and are used to reduce the national debt.

The co-ordinating body is the federal reserve board in Washington, which is made up of seven members—five who are appointed by the President and devote their entire time to the work, together with the secretary of the treasury and the comptroller of the currency.

The federal reserve board, however, is not an operating body. Except for its power to require one federal reserve bank to lend to another federal reserve bank, its powers are almost entirely supervisory. But the board does not pass upon the individual loans which a federal reserve bank makes to a member bank. The board itself, of course, cannot lend money because it has none to lend.

In their right to borrow at a federal reserve bank all member banks, large or small, are equal. The law says that a federal reserve bank shall make each member bank such loans as may be safely and reasonably made.

The Federal Reserve system provides the entire country with a currency responsive to its varying needs, and thus removes the danger of a money panic. Moreover, it provides the entire country with a great reservoir of credit from which farm and range, forest and mine, factory and store, may receive assistance in producing and marketing all the innumerable goods and wares which go to make up American commerce, industry and agriculture.

BREWERS ARE GIVEN PRISON SENTENCE

FOLLOWING CONVICTION ON CONSPIRACY CHARGES IN FEDERAL COURT AT CINCINNATI, OHIO

Terms in Atlanta For Hilsinger And Keck, While Herrman Is Ordered to Jail at Dayton, O.—Stiff Fines Are Imposed By Judge Peck.

Cincinnati, O.—Verdicts of guilty on both charges were returned by a jury in United States District Court against Michael Hilsinger, receiver, and Michael Keck and Joseph Herrman, officials of the Schaller Brewing Company, 1522-30 Main street.

The three officials were indicted on charges of having manufactured, possessed, transported and sold beer containing alcohol in excess of one-half of 1 per cent by volume, and of having maintained on the premises of the brewing company a "common nuisance." The jury reported its verdict three hours and five minutes after beginning its deliberations.

Immediately following the verdict of the jury, Federal Judge John W. Peck summoned the three defendants before him for sentence. Receiver Hilsinger was the first.

"The sentence of the Court," said Judge Peck, addressing Hilsinger, "is that you be confined in the Federal Penitentiary at Atlanta, Ga., for a period of one year and six months and that you pay a fine of \$5,000 in the conspiracy case. In the other case the sentence of the Court is that you pay a fine of \$1,000, and after you have served your sentence in the first case you are to be committed to Montgomery County Jail at Dayton until this fine is paid."

Upon Keck the Court pronounced a sentence of one year and one day in Atlanta prison in the first case and a fine of \$500 and costs in the second, with commitment to Montgomery County Jail at Dayton until the fine and costs are paid.

Herrman was sentenced to serve six months in Montgomery County Jail at Dayton and fined \$1,000 and costs in the first case and \$500 and costs in the second, and was ordered committed until both fines and costs are paid.

Judge Peck, following his order overruling motions presented by Attorneys Edward M. Hurley and Allen C. Roubush for a new trial, granted a stay of execution of the sentences pronounced upon the three defendants and granted them until noon today to arrange for bonds for their release pending applications for appeal to United States Circuit Court of Appeals. They were permitted to go on their present bonds until then.

SING ON, OH BUDDIES!

With Days of Veteran Numbered He Gives Party And Asks Friends To Be Merry

New York.—With the belief that he had not many more days on earth, Percy Evans, 30 years old, East Orange, played host at his farewell dinner. Rising from the sick bed to which he has been confined the last four months with tuberculosis, resulting from being gassed when he was overseas in the World War, he rode in a taxicab to the Washington Society Club house and, propped among pillows, presided over the affair. It was attended by 25 friends.

"Sing all you want, boys; make all the noise you want, fight if you want, but please do not wreck the place," he told them. "I won't be with you much longer. I have arranged our little dinner to show my regard for you, my boyhood companions and many friends of later life. Fellows, I have only a few thoughts to give you. One is the feeling of a fellow on his back when a friend visits him."

"I have been that way. It is surely a wonderful thing. I know that that church bell down the street will soon toll for me. I have always cherished the association of my friends and I wanted in this way to attest my regard for them."

Rejected Suitor Blamed

Chicago.—Mrs. C. E. Miller, who was awakened to find an ice pick between her shoulder blades, told police that she believes a dentist, and said to be a rejected suitor of Mrs. Miller, might have been responsible for her experience. In addition to the slight wound inflicted Mrs. Miller told police jewelry valued at \$1,200 was missing. Mrs. Miller said she met the dentist in the West a few years ago. She said he possesses a power that enabled him to learn her most intimate plans and thoughts.

Surgeons Name President

Boston.—Dr. Albert J. Ochsner, of Chicago, was elected President of the American College of Surgeons. Dr. Franklin H. Martin, of Chicago, was chosen as Director General.

Morse's Plan Denied

Alexandria, Va.—Attempts by counsel to have the Government withdraw all charges of conspiracy and fraud against Charles W. Morse, New York shipbuilder, and his various companies in the case now in progress here failed, when Judge Waddill, in the Federal Court for the Eastern Virginia District, refused to entertain the motion. The Court upheld attorneys for the companies in their contention that it would be unfair to their clients to amend the bill.

LICKING VALLEY COURIER

Subscription, \$1.50 a year, - - - Always in advance.

Entered as second class matter April 7, 1910, at the post-office at West Liberty, Ky., under the Act of March 3, 1879.

Courier Publishing Company..... Owners
HOVERMALE & SON..... Publishers
L. T. HOVERMALE..... Editor and Manager

Advertising Rates: 25 cents per inch, each insertion. Readers, 7 1/2 cents a line, each insertion. Obituaries, Cards of Thanks, etc. 1 cent a word.

Foreign Advertising Representative, The American Press Association.

ONE OF THE MOST IMPORTANT ROADS.

What is known officially as Project No. 32, or the road from Parist to Paintsville, will be, when completed, one of the most important roads in the State. It will do more to connect the mountains and the blue grass than any other project. Intersecting the Midland trail at Mt. Sterling and the Mayo trail at Paintsville, it will be the most direct route from the central part of the State to the mountains. The upper Big Sandy and Licking rivers will be in direct contact with the central part of the State. Lexington and Paintsville will be less than 125 miles apart and connected by a good road—nearly a hundred miles nearer than by way of Ashland. It will bring a vast and prosperous territory in touch with the business interests of the blue grass, and it will be a road over which will be transported an immense amount of freight—more than it is now possible to estimate.

The importance of this road is recognized by the State Highway Commission, and it is said to be the intention of that body to construct this road of the very best possible materials. And it should be. It would be poor economy to build a road that will bear possibly the heaviest traffic of any road in the State of poor material. And besides the freight that will be transported over this road it will be one of the most popular roads for tourists, being several hundred miles nearer to points in the east than any other route from central Kentucky. Linking up with the West Virginia highways it will open a shorter route to all points in the eastern and northeastern states. No other road will do as much to shorten distances east and west.

WHAT IS CIVIC PRIDE?

Often we hear the expression, "civic pride." Have you ever pondered over its meaning? Every citizen of a town would like to be able to truthfully say that his home town is the most desirable for homes in the State. Yet how few are willing to do his part in making the town desirable? How many will put money in it?

The citizen who loves his town only because he can make money in it has no pride in the town. And because it is not willing to do his part to make the town better his opportunities to make money is lessened.

West Liberty has more natural advantages than any other town in the mountains. By unity on the part of her citizens it could be the most progressive as well. It needs more public utilities. What matters if the public utility enterprises do not pay big returns at first? They furnish conveniences to the people any attract more citizens to spend money in the town. In the long run they are paying investments to every business man.

West Liberty needs a live, active organization of her citizens to foster and encourage the erection of public utilities and private enterprises. We need water works, an electric light plant, an ice factory, canning factories, and with co-operation between the citizens we could soon have them. The man does not love his town and has no civic pride unless he is willing to back the civic needs of the town with his time and his money.

A NEW PARTY.

Some of the leading thinkers of the nation have for some time been urging the formation of a new party to include the best in the two old parties and to be called either the "Republican-Democratic Party," or the "Democratic-Republican Party." The argument used, and it is noticeably true, is that there is a cleavage in both parties that is beyond compromise. A radical element has crept into both parties and has caused discord. And, there are Republicans who are wholly out of sympathy with the present policies of that party, and the same can be said of the Democrats. Yet, this lack of agreement with their party is not compelling enough to cause them to change from one party to the other.

If party leaders who have been dead for twenty or more years could come back they would be at a loss to know which was their old party. Opportunism is the practise of both parties now. There is a singular lack of constructive statesmanship. Politicians have taken the control and maneuver solely to win elections. Is it certain that a new party that gave evidence of carrying out American ideals and showed signs of being led by real statesmen would appeal to many thinking people.

Mr. J. P. Morgan is expected to accept the chairmanship of a mixed commission that will try to bring in recommendations for solving the paper currency nightmare of Europe. But what will Henry Cabot Lodge and the rest of the brethren say? What do we care for Europe? Why should an American agree to try to help to solve a European problem?

The special session on November 20 to pass the iniquitous ship subsidy law was called because President Harding realizes that there will not be enough Republicans in the next Congress to pass it, and only a party who sees defeat inevitable anyway would dare suggest such a law. But they owe it to the campaign contributors

If the election was far enough off to let the effects of the new tariff be felt there would not be a Republican Congressman elected in the nation.

Laskey sold a governmentship for \$3,300 and then an insurance company paid the owners \$25,000 fire loss.

This is a bad year to elect a Republican to Congress.

KEEPS CHILDREN WELL AND STRONG

THIN, pale, impoverished blood makes children frail, backward and delicate. Gude's Pepto-Mangan creates a beautiful supply of pure, red blood, restores bodily strength, brings back color to the cheeks and builds firm, well-rounded flesh.

For over 30 years Gude's Pepto-Mangan has been recommended by leading physicians as a tonic and blood enricher. Your druggist has it—liquid or tablets, as you prefer.

Gude's Pepto-Mangan
Tonic and Blood EnricherDEMOCRATIC TICKET
FOR CONGRESS

W. J. FIELDS Of Carter Co.

GRASSY CREEK.

Mrs. Boyd Abbott, who has been seriously ill for some months, is not expected to live.

Elder J. L. Johnson, who has been confined to his room for several weeks is able to be out again.

Joe C. Gevedon, of Lennet, was summoned Thursday to the bedside of his daughter, Mrs. Boyd Abbott.

Mrs. J. M. Henry, of this place, who has been at Cincinnati for some weeks under medical treatment, has returned somewhat improved.

E. J. Lykins and little son, Julian, who have been visiting Mr. and Mrs. C. V. Lykins, at Batavia, Ohio, and other relatives in Ohio, and his brother J. H. Lykins and other relatives at Mt. Sterling, have returned.

Mrs. Maggie McClure is seriously ill with throat trouble.

Frances E. Kilgore, who has been visiting her daughter, Mrs. A. B. McKinney, since last June, returned home last week.

The revival meeting at Grassy Lick, conducted by Elder Webb, has closed and Bro. Webb has moved down to Goodwin's Chapel where they are having a good meeting.

As the time is drawing near when the people of Morgan county will be tested as to whether or not they want good roads, let every friend of good roads put forth his best efforts to make the majority for the road bonds so large that there will be no question as to the result.

Let everybody vote for W. J. Fields, regardless of political faith.

FAIRPLAY.

—VOTE FOR THE ROAD BONDS—

W. M. Gardner visited his family at Berea the first of the week.

—VOTE FOR THE ROAD BONDS—

SPECIAL COMMISSIONER'S SALE

Morgan Quarterly Court, Clay Gannell Co., Consolidated, Plaintiff vs. Notice of Sale.

Wiley Gullett, Deft.

Notice is hereby given that I will, pursuant to a judgment and order of sale in the above styled action, made and entered at the September, 1922, term of said Court, expose to sale at public outcry, to the highest and best bidder, upon a credit of three months a stock of general merchandise, now in my possession and located in the store building of the defendant, Wiley Gullett, at Holiday, Morgan county, Kentucky, or so much thereof as is necessary to realize the sum of Three hundred and twenty (\$320) dollars.

I will make said sale at the front door of said store house at 1 o'clock, P. M. on

SATURDAY, NOVEMBER 11, 1922.

The purchaser will be required to immediately execute bond with good personal security for the amount of the purchase price, and bearing interest at 6 per cent from date of sale.

W. H. STACY, Special Commissioner Morgan Q. C.

—VOTE FOR THE ROAD BONDS—

MORGAN COUNTY COURT.

Regular Term, Sept. 25, 1922.

A petition signed by more than 150 legal voters, citizens and freeholders of Morgan county having been filed with the Judge of this Court on the 25th day of September, 1922, which petition asked that the County Court of Morgan county order an election to be held under the provisions of §157a of the Constitution of Kentucky and §4307 of the Kentucky Statutes, in Morgan county, Kentucky, on the question: "Are you in favor of the Fiscal Court of Morgan County, Kentucky, issuing \$220,000.00 of road and bridge bonds; the proceeds of \$100,000.00 of said bonds to be appropriated to the State Highway Commission to aid in the construction of a State road, which road money is to be spent in Morgan county, on projects No. 28 and No. 32, and run from Magoffin county line via West Liberty to the Meneice county line; the proceeds of \$120,000.00 to be appropriated to the State Highway Commission to be used in Morgan county, on projects No. 28 and No. 29, on roads leading from Elliott county line

to Wolfe county line, via West Liberty; and \$70,000.00 in bonds, or the proceeds of same, to be used by the Morgan Fiscal Court for the purpose of purchasing, erecting and constructing bridges in Morgan county, not on either of the projects above named?"

THEREFORE, IT IS ORDERED that the sheriff of Morgan county be, and he is hereby directed and ordered to advertise said election and the objects thereof for at least 30 days next before the date thereof in the Licking Valley Courier, a newspaper having the largest circulation in Morgan county, and also, by printed handbills posted up in not less than four public places in each voting precinct in the county, and one at the court house door in West Liberty; and on Saturday, December 2nd, 1922, the Sheriff of said county will open the polls at the regular polling places in each voting precinct in said county for the purpose of holding said election, which shall be held in all particulars as regular elections are held, and shall be conducted in each of the precincts by the regular election officers of said precincts who shall have served in the regular November, 1922, election. The voting shall be by secret ballot; the ballots to be prepared and furnished by the county Court Clerk as provided for in §1459 Kentucky Statutes, and the question: "Are you in favor of issuing \$220,000.00 in bonds for the purposes of building roads and bridges in Morgan county, Kentucky?" shall be printed on said ballots and the ballots shall be prepared so as to permit those in favor of such bond issue to vote "Yes," and those opposed to said bond issue to vote "No." The cost of conducting said election shall be borne by the county.

J. V. HENRY, Judge Morgan County Court.

A copy—attest: E. M. WILLIAMS, Clerk Morgan County Court.

NOTICE OF ROAD BOND ELECTION

The legal voters of Morgan county are hereby notified that under and by the authority vested in me by law and in conformity to the above order a poll will be opened and an election held at each of the various voting places in Morgan county, Kentucky, on

SATURDAY, DECEMBER 2, 1922, between the hours of 8:00 A. M. and 4:00 P. M. for the purpose of taking the sense of the legal voters of said county as to whether or not they favor the issue of \$220,000.00 in bonds of said county for the purpose of building roads and bridges, said election shall be held in all particulars as regular elections are held and shall be conducted in each of the various precincts by the election officers of the regular November, 1922, election, and they will certify the result of said election in their various precincts to the County Election Commissioners of Morgan County, and will transfer the ballot boxes with their said certificates to the Clerk of the Morgan County Court at his office within three days after the day of the election, and the County Commissioners will canvass the returns and certify the results thereof to the County Court as required by law.

Given under my hand as Sheriff of Morgan county this October 25, 1922.

D. H. PERRY, Sheriff Morgan County.

MASTER COMMISSIONER'S SALE.

Morgan Circuit Court, John Dulin, Plaintiff vs. Notice of Sale.

J. I. Patrick and Dow Montgomery, Defendants.

By virtue of a judgment and order of sale of the Morgan Circuit Court, rendered at the August term, 1922, in the above styled cause, I will offer for sale at the front door of the court house in West Liberty, Kentucky, on

MONDAY, NOVEMBER 13, 1922, at 1 o'clock, P. M., or thereabouts, upon a credit of six months, the following described property, to-wit:

A certain tract of land in Morgan county, Kentucky, on top of Piddler Hill at the head of Elk Fork creek, and head of Smith's creek, and bounded as follows:

Beginning on the high knob down with Pieratt Smith's line to a chestnut oak; thence down the hill to the bottom to a hetch; thence a south course a straight line to eleven black gums; thence a west course to a chestnut oak; thence a straight line to a chestnut and chestnut oak; thence running to a fence up the point to the beginning, containing thirty-five (35) acres, more or less.

The purchaser will be required to execute bond, bearing 6 per cent interest, with approved security, for the purchase money.

This 10th day of October, 1922.

R. M. OAKLEY, Master Commissioner M. C. C.

John W. Coffey, Atty.

MASTER COMMISSIONER'S SALE.

Morgan Circuit Court, Mollie Havens, Adm'x, of J. F. Havens, dec. &c. Plaintiff vs. Notice of Sale.

Joel Havens &c. Defts.

By virtue of a judgment and order of sale of the Morgan Circuit Court, rendered at the August term, 1922, in the above styled cause, I will offer for

sale at the front door of the court house in West Liberty, Ky., on

MONDAY, NOVEMBER 13, 1922, at 1 o'clock P. M., or thereabouts, upon a credit of six months, the following described property, to-wit:

FIRST TRACT—A certain tract of land in Morgan county, Kentucky, containing six acres, more or less, and is the same land the land near Adele in Morgan county, Kentucky; said land is located on the was on the 1st day of December, 1920, conveyed to J. F. Havens by H. Lacy by deed which is recorded in Deed Book No. 48, page 490, Morgan County Court Clerk's office, to which reference is had for description.

SECOND TRACT—A certain tract of land lying and being on the State and fork of Red river in Morgan county, Kentucky and at Adele station near the mouth of Coney branch, and containing one fourth (1/4) of an acre, more or less, and being the same land conveyed to J. F. Havens by W. H. Roman & Co., on March 16, 1916, by deed which is recorded in Deed Book No. 44, page 478, Morgan County Court Clerk's office, to which reference is had for description.

THIRD TRACT—A certain tract of land on the State road fork of Red river in Morgan county, Kentucky, at Adele station, containing one half (1/2) acre, more or less, and being the same land conveyed to J. F. Havens and Mollie Havens by deed from Russell B. Taulbee &c., which was dated January 30, 1919, and recorded in Deed Book No. 48, page 192, Morgan County Court Clerk's office, to which reference is had for description.

FOURTH TRACT—A certain tract of land in the town of Ezel in Morgan county, Kentucky, containing — acres, being the same land conveyed to the said J. F. Havens by A. T. Pieratt &c., by deed dated November 27, 1908, and recorded in Deed Book No. 34, page 92, Morgan County Court Clerk's office, to which reference is had for description.

The purchaser will be required to execute bond, bearing 6 per cent interest from date, with approved security for the purchase money.

This 14th day of October, 1922.

R. M. OAKLEY, Master Commissioner M. C. C.

S. Monroe Nickell, Atty.

MASER COMMISSIONER'S SALE.

Morgan Circuit Court, Biargis Commercial Bank and Trust Company Plaintiff vs. Notice of Sale.

Samuel Parks and Nannie Parks, Defts.

By virtue of a judgment and order of sale of the Morgan Circuit Court, rendered at the August term, 1922, in the above styled cause, I will offer for sale at the front door of the court house in West Liberty, Ky., on

MONDAY, NOVEMBER 13, 1922, at 1 o'clock, P. M., or thereabouts, upon a credit of six months, the following described property, to-wit:

A certain tract of land situated on the head waters of Grassy creek, in Morgan county, Ky., and bounded as follows:

Beginning at a set stone at the mouth of a small drain opposite F. Combs' house, the former residence of William Hamilton; thence a southerly course with F. Combs' line to the top of the hill to two small black oaks; thence about a west course a straight line to a sugar tree and black gum; thence a southerly course down the point to two black oaks; thence south east to a chestnut tree at the top of the ridge; thence an east course a straight line to the beginning, containing twenty (20) acres, more or less, and being the same land conveyed to said defendants by Emily Viers dated the 28th day of November, 1919, and recorded in Deed Book No. 21, page 242, Morgan County Court Clerk's office.

The purchaser will be required to execute bond, bearing 6 per cent interest, with approved security, for the purchase money.

This 10th day of October, 1922.

R. M. OAKLEY, Master Commissioner M. C. C.

S. Monroe Nickell, Atty.

THE QUALITY STORE

YE OLD TYME HOSIERY and SWEATERS.

WINTER FURNISHING FOR LADIES and GENTS

THE "QUALITY STORE" IS MAINTAINING ITS REPUTATION FOR KEEPING THE VERY LATEST AND BEST IN LADIES and GENTS FURNISHINGS.

"EVERYTHING TO WEAR AND ALL THE BEST," IS THE POLICY OF THIS STORE. COME IN AND LET US CONVINCE YOU.

PRICES ALWAYS RIGHT.

Sincerely,

D. R. KEETON.

COMMERCIAL BANK

West Liberty, Ky.

Capital and Surplus.....\$36,000.00

Resources, ever.....400,000.00

THE GROWING BANK.

We Pay 4 per cent on Time Deposits.

Floyd Arnett, President. C. K. Stacy, Cashier.

T. J. Elam, Vice President. Elsie Arnett, Asst. Cashier.

THE SERVICE STORE

Is offering Big Bargains in the following:

SHOES—

A complete line just in, consisting of the very latest in All Leather Shoes of latest styles.

RUBBERS—

All kinds of Rubber Footwear, Rubber Shoes, Rubber Boots, and all kind of rubber footwear.

SADDLES AND HARNESS—

We have anything you need in saddles and harness.

DRY GOODS—

New lines of Serges and Outings. Latest in fall and winter Dress goods. Latest patterns.

AND—

Our line of Hardware, Tinware, Groceries and Notions is complete. SERVICE is our Motto. Com in and let us prove it to you. Our prices are right.

Respectfully,

J. H. SEBASTIAN.

Sebastian Building, Main Street,



TO THE VOTERS OF THE NINTH CONGRESSIONAL DISTRICT OF KENTUCKY

I beg to call attention to the fact that the Congressional election is drawing near and to express the hope that those who advocate my election will give me the benefit of their influence during the remainder of the campaign and support me with their vote on Tuesday, November 7th.

My opponent is making an active fight and is doing all in his power to induce his supporters to go to the polls it is, therefore, essential that I ask my friends to be not over confident of my election to the extent of their failing to vote.

If those who are for me support me with their vote, we will win, but should a large percent of them fail to vote through their belief that my election is assured, the situation might become dangerous; hence this appeal to my friends to support me with both their influence and their votes.

W. J. FIELDS.

Vote for the road bonds.

THE QUALITY STORE

YE OLD TYME HOSIERY and SWEATERS. WINTER FURNISHING FOR LADIES and GENTS. THE "QUALITY STORE" IS MAINTAINING ITS REPUTATION FOR KEEPING THE VERY LATEST AND BEST IN LADIES and GENTS FURNISHINGS. "EVERYTHING TO WEAR AND ALL THE BEST," IS THE POLICY OF THIS STORE. COME IN AND LET US CONVINCE YOU.

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SHOES—
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All kinds of Rubber Footwear, Rubber Shoes, Rubber Boots, and all kind of rubber footwear.
SADDLES AND HARNESS—
We have anything you need in saddles and harness.
DRY GOODS—
New lines of Serges and Outings. Latest in fall and winter Dress goods. Latest patterns.
AND—
Our line of Hardware, Tinware, Groceries and Notions is complete. SERVICE is our Motto. Com in and let us prove it to you. Our prices are right.

Respectfully,
J. H. SEBASTIAN.

Sebastian Building, Main Street,

(Advertisement)



HON. JOHN H. STRICKLIN.

Hon. John H. Stricklin, of Insko, is the Republican nominee for Congress from the Ninth Kentucky district. Mr. Stricklin is the people's candidate and the soldier's friend.

He respectfully solicits the support of both men and women voters of the Ninth district, believing they will appreciate honest merit and will vote for a man who guarantees a business administration.

Mr. Stricklin is a business man from the mountains of Kentucky, having spent his entire life in this county, and he knows the wants and needs of his constituency, and hence will be in a position to see that legislation tending to advance the interests of the mountain people will be enacted.

The question of building roads is recognized as one of the biggest and most important questions ever brought before the people of the Ninth Congressional district and it has commanded the support of many of the best people in the State. In this great question of building good roads Mr. Stricklin stands as a pioneer. He was one of the first of the mountain men to demand a change from the old system of dirt roads to the new system of macadam and other hard surfacing. He is a firm advocate of the plan of the State and county joint forces and building under State supervision, and he is likewise a firm advocate of the Federal Aid plan for all our main highways. In fact Mr. Stricklin has gone further than most good road advocates and is now demanding that the Federal Government provide funds sufficient to complete all our roads and then maintain them.

If elected to Congress Mr. Stricklin pledges himself to devote his best efforts to the Federal Aid for county roads coupled with the aid which can be given by the State through the State Highway Department. If you want a Congressman who will devote his energies to the building good roads in the Ninth district, vote for John H. Stricklin.

Mr. Stricklin is well known to the voters of Morgan county as a good citizen, a business man and a friend of the people. His liberal contribution to the Normal fund shows that he always responds to his country's call. He is a member of the Christian church and is known by his host of friends as a man who stands foursquare for all that is best in American citizenship.

You can not make a mistake by giving him your support on November 7, 1922.

Waldeck Perry, of Quicksand, has been visiting in this vicinity this week. "Chig" seems to have a penchant for visiting here.

Miss Josephine McGuire is visiting at Jackson this week.

The little baby of Mr. and Mrs. W. H. Sebastian was very sick last week, but is better.

G. B. Smith, deputy U. S. marshal, of Jackson, was in town a few days this week on business.

G. I. Fannin, of Dan as in town on business Tuesday.

Jas. P. Sargent, who has been visiting his daughter, Mrs. Wallace Caraway, and other relatives hhhh Caraway, at Mansfield, Illinois, the past few months, has returned and is visiting his daughter, Mrs. Will McKenzie.

Mrs. Carfield Huff and children, of Kentucky, visited her mother, Mrs. J. T. Dyer, last week.

Lucien Reed is reported to be suffering from an abscess on his leg received in fighting fire the night R. M. Oakley's store burned. Blood poison threatened, but it is said that he is getting better.

WINTER'S COMING

YOU WANT TO GET READY FOR IT!

We have the famous Hamilton-Brown Shoes in all styles and widths. The Biggest Stock of Shoes in the county. Best Quality and Lowest Prices.

BLANKETS—See the big, warm blankets we are offering. Big Bargains in these.

Heavy Dress Goods and full line of Winter Underwear. Everything far Winter at lowest prices.

We have every thing you need for winter in every line of General Merchandise. Come in and see.

"We Treat You Right."

EDGAR CACHMAN & CO.

Mr. Robert B. Rankin and Miss Wanda Walsh were married at the residence of the bride's parents on Wednesday, November 1st, Elder A. O. Allison officiating.

The groom is a native of Wayne county, but has been here for two years as County Farm Agent, and by his industry and good demeanor has won the confidence and esteem of all with whom he has come in contact.

The bride is the daughter of Mr. and Mrs. Con Wals, at Elk Fork, and is an attractive and accomplished young lady. She is a teacher and a general favorite among the younger social set.

The Courier extends its heartiest felicitations to the happy young couple and wishes them a long and happy life.

Mr. J. E. O. of Lexington, is at the Cole Hotel this week while her husband visits the merchants of the county selling shoes.

Mrs. W. P. Eam and her mother, Mr. W. H. Manker, are at St. Elmo, Ill., where Mrs. Manker is being treated for paralysis. They will be gone for about two weeks.

Mr. and Mrs. G. W. Leslie and little daughter, Elizabeth, and Mrs. Julia Allen, of Canal City, visited in West Liberty Sunday afternoon.

Punch says what impresses a number of American in London. As prohibition has not reached London, the number of Americans are a number of Americans see.

Jo M. Kendall, who has been in the blue grass for some months, came up one day this week and will be here for some time. Jo has been working in West Liberty's behalf for the Normal School and feels that we have a chance for it yet. He thinks that the Commission will be the end realize that at West Liberty is the place that a big majority of the mountain counties want to have the school, and that the whole State will be satisfied with this place as the best location for the school, and that it will be a happy solution of a vexed problem.

Party at Cannel City.

Miss Josephine Wheeler entertained at her home Saturday evening with a delightful Halloween party. The house was charmingly decorated in colors of orange and black. Mrs. Kathryn Haddock, disguised as a witch, furnished much amusement telling the fortunes of the guests. Games especially fitted for the occasion were played and refreshments were served. Beatrice Stacy and Elmer Wheeler were awarded the prize in the "elopement" game and Josephine Wheeler won in the potato race.

Those present were: Mrs. Kathryn Haddock, Mr. and Mrs. G. W. Leslie, Misses Lura Kilbourne, Anna Briscoe, Elizabeth Stacy, Addie Blankenship, Carolee Briscoe, Beatrice Stacy, Inez Sebastian, Elizabeth Leslie, Rena Oettle, Lorna Briscoe, Cinda Hays, Messrs. Elbert Davidson, Elmer Wheeler, Walter Stutler, Vernon Davidson, Carl Sebastian, Speed Leslie, Forest Wheeler, Walter and Fred Patrick, Carl Burton and Walter Howard.

Linden, Ind., Oct. 24, 1922.

Licking Valley Courier, West Liberty, Ky.

Enclosed you will find check for \$2.00 for which send me my old home paper. I am pastor of first M. E. church in Linden, Ind. I have a nice church here and a mighty fine lass of people to work with. We are liking our new location just fine.

Yours sincerely,

C. M. McCLURE.

EBON.

Mrs. J. H. McClure is ill. James Pierce, who has been working at Middletown, Ohio, is home for a few days. He will take his mother when he returns.

Mr. and Mrs. John Easterling visited his father, W. H. Easterling, Sunday.

Mr. and Mrs. Lloyd Goodpaster will start to Middletown Monday. Mr. and Mrs. Harlan Murphy, of Pekin, visited the latter's parents, Mr. and Mrs. J. H. McGuire Sunday. Born to the wife of Burns Cox, Oct. 25, twin girls.

BROWNIE.

W. C. Cox, of near town had the misfortune to break his leg one day last week. The fracture is above the knee. He is at the Nickell hospital and reported to be doing nicely.

SHOE REPAIR SHOP

In basement of Carpenter's store. All work guaranteed.

R. W. LYKINS.

VOTE FOR THE ROAD BONDS

JOHN WHITE & CO.

LOUISVILLE, KY.

Established in 1897.

Liberal assortment and

Lowest prices paid for

Raw Furs

Raw Furs

Raw Furs

Raw Furs

Raw Furs

Raw Furs

Raw Furs

Raw Furs

Raw Furs

Raw Furs

Raw Furs

Raw Furs

million men
turned to

Cigarettes
—a firm verdict for

111

15 for 10c

The American Cigarette Co.

IN MEMORIAM

Mr. W. C. Fugett quietly passed away at his home near town on Thursday afternoon, October 12, after an extended illness of stomach trouble. Mr. Fugett had not been in good health for some years, and his condition became much worse the last year, being confined to his bed most of the time. He was a Spanish-American War veteran and one of our most friends in the community. At the time of his death he had reached the age of 67 years, 8 months and 6 days.

His daughter, Mrs. J. M. Craig, of Iowa, arrived a few days before his death, his two other daughters having visited him a short time before. He is survived by his wife, his son, Lester, of this place; three daughters, Mrs. W. H. Craig, of Rembrandt, Iowa; Mrs. J. M. Craig, of Lima, Grove, Iowa, and Mrs. R. D. Sublett, of Eagle Grove, Iowa, and a number of grandchildren among whom is the Frank Fugett, Jr., of Webb, Ia.

He was laid to rest in the family graveyard, with prayer by Mr. H. B. Black and some of his favorite songs.

Over the eyes of gladness

The lids of sorrow fall.

And the light of mirth is darkened

Under the funeral pall.

...

The hearts that throbbed with rapture,

In dreams of past and future years,

Are wakened from their slumbers

And their visions drowned in tears.

...

Two buds on the bough in the morning—

Twin buds in the smiling sun;

But the frost of death has fallen

And blighted the bloom of one.

...

One leaf of life still folded

Has fallen from the stem,

Leaving the symbol teaching

There still are two of them.

...

For though, through time's gradations,

The living bud may burst,

The withered one is gathered

And blossoms in heaven first.

...

ELICE SUBLETT.

Vote for the road bonds. It will ring prosperity and good times.

...

Batavia, O., Oct. 25, 1922.

Editor Courier,

West Liberty, Ky.

Dear Sir:

The indications are that Ohio will repudiate the Harding administration. The days of the state pats are numbered. Mr. Harding will be the last of the Mohicans. The common people of this country are turning back to the Democratic party that has fought their battles for over a hundred years, and has never deceived or betrayed them.

Enclosed find check for \$1.50 to renew my subscription.

Very truly yours,

P. M. BENTON.

FARM FOR SALE.

100 acres, 65 acres in woods. A few 5-room house, new crib, garage and other outbuildings. 10,000 feet of lumber. Good drilled well with ever flowing water. 2 miles west of Caney, Ky., on the waters of Caney creek. Before you buy a farm come and look at this one. Price will be made low.

D. B. WILKES,

Caney, Ky.

...

H. C. C. mbs. of Panama, was in town on business Tuesday.

...

L. T. HOVERMALE,

West Liberty, Ky.

...

VOTE FOR THE ROAD BONDS

NOTICE TO CONTRACTORS.

Bureau of Maintenance,

Morgan County,

October 20, 1922.

Sealed bids will be received by the

State Highway Commission at the

office of the State Highway Engineer,

Old Capital Building, Frankfort,

Kentucky, until 1:00 o'clock, P. M.,

on the 9th day of November, 1922,

for the improvement of the West Liberty-Index Road, beginning at the

city limits of West Liberty, and

extending to bridge over Caney creek

at Index, a distance of 2.1 miles.

This road is officially known as

Primary Road No. 32, Section B,

in Morgan county.

This improvement will consist of

shaping the road and resurfacing

same with creek gravel, in accordance

with approved plans and specifications.

Instructions to bidders, forms of

proposals and specifications may be

secured at the office of the State

Highway Engineer, Old Capital

Building, Frankfort, Ky.

Each bidder must accompany his

bid with a bond or certified check

or \$400.00 made payable to the

State Treasurer, credit of the Department

of State Roads and Highways.

The right is reserved to reject any

and all bids.

APPROXIMATE QUANTITIES

.000 cu. yds. creek gravel in place

10 stations Shaping existing road

including construction

of shoulders.

STATE HIGHWAY COMMISSION

By JOE S. BOGGS,

State Highway Engineer.

TO OVERSEERS.

All road overseers are notified to

put their roads in good condition at

once. All hands must work the six

days required by law. Overseers who

neglect to have their roads worked

at properly will be proceeded

against according to law.

J. V. HENRY, Judge.

...

MRS. HATTIE BALDWIN

Teacher of

"PROGRESSIVE SERIES

of PIANO LESSONS

Special classes in

EAR TRAINING

For Beginners,

COURSE IN THEORY

For ADVANCED STUDENTS.

...

FLOYD ARNETT

ATTORNEY AT LAW

Office over Commercial Bank

West Liberty, Ky.

...

O. F. HENRY

Pomp, Ky.

Representing

LEONARD WEINSTOCK HAT CO.

of Louisville, Ky.

"HATRY HATS ARE BEST"

...

West Liberty

J. H. Williams

WATKINS & WILLIAMS

Attorneys at Law.

West Liberty, Ky.

...

Practices in all Courts of the Common.

...

Good Farm for Sale.

Good farm, two miles from West

Liberty, 100 acres, two good dwelling

houses, about 6 acres bottom

land, and has well. Will

be disposed of at

low price.

L. T. HOVERMALE,

West Liberty, Ky.

...

VOTE FOR THE ROAD BONDS

HAZEL GREEN BANK

If you have Money we want it
If you want Money we have it

SOME ROOMS

The Home-like Hotel

Promoting Mineral Water in 1 yard.

Livery and Feed Stable in Connection.

J. HENRY COLE, Proprietor

Rates Reasonable

Ohio Centurion way

EFFECTIVE

SUNDAY, FEBRUARY 8, 1920

SOUTH NORTH BOUND

19

Daily

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